Washington State House of Representatives Office of Program Research

BILL ANALYSIS

Health Care & Wellness Committee

HB 1338

Brief Description: Addressing the Washington state health insurance pool.

Sponsors: Representatives Cody, Schmick, Jinkins, Johnson, Robinson and Riccelli.

Brief Summary of Bill

• Removes the expiration date for non-Medicare coverage purchased through the Washington State Health Insurance Pool.

Hearing Date: 1/31/17

Staff: Jim Morishima (786-7191).

Background:

The Washington State Health Insurance Pool (WSHIP), Washington's high risk pool, provides coverage for:

- individuals ineligible for Medicare who were enrolled in WSHIP health plans prior to January 1, 2014, and individuals ineligible for Medicare who live in a county where individual health coverage is unavailable (as of January 2017, there are no counties where individual health coverage is unavailable); and
- Medicare-eligible individuals who do not have access to a reasonable choice of Medicare
 Advantage plans and provide evidence of rejection for medical reasons, restrictive riders,
 an up-rated premium, preexisting condition limitations, or lack of access to a
 comprehensive Medicare supplemental plan.

The costs of coverage through the WSHIP is paid through premiums and assessments on health insurers. As of November 2016, the WSHIP had 425 enrollees in individual, non-Medicare coverage, and 1,043 enrollees in Medicare coverage.

After December 31, 2017, individual, non-Medicare coverage will no longer be offered through the WSHIP.

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.

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Summary of Bill:

The expiration date for individual, non-Medicare coverage purchased through the WSHIP is eliminated.

Appropriation: None.

Fiscal Note: Requested on January 26, 2017.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.